

In re:  
Joseph Colucci  
Debtor

Case No. 19-16972-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Dec 12, 2024

Form ID: 138OBJ

Total Noticed: 29

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:**

| Recip ID | Recipient Name and Address                                                                                                                  |
|----------|---------------------------------------------------------------------------------------------------------------------------------------------|
| db       | + Joseph Colucci, 9315 Rising Sun Avenue, Philadelphia, PA 19115-3716                                                                       |
| 14417260 | + David Apotheker, Esquire, 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410                                                           |
| 14579038 | + Freedom Mortgage, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218 |
| 14558489 | + Freedom Mortgage Corporation, c/o Rebecca Solarz, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541         |

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address                                                                                                                                                   |
|----------|---------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| smg      | Email/Text: megan.harper@phila.gov                | Dec 13 2024 00:21:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595                                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us           | Dec 13 2024 00:21:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                                                          |
| 14417254 | + Email/PDF: AffirmBKNotifications@resurgent.com  | Dec 13 2024 00:55:40 | Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720                                                                                                    |
| 14417255 | + Email/Text: creditcardbkcorrespondence@bofa.com | Dec 13 2024 00:20:00 | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413                                                                                                   |
| 14439973 | + Email/Text: mortgagebkcorrespondence@bofa.com   | Dec 13 2024 00:21:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284                                                                                                                |
| 14482294 | Email/Text: megan.harper@phila.gov                | Dec 13 2024 00:21:00 | Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14417256 | + Email/PDF: AIS.cocard.ebn@aisinfo.com           | Dec 13 2024 00:27:36 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285                                                                                                   |
| 14426559 | + Email/PDF: ebn_ais@aisinfo.com                  | Dec 13 2024 00:28:14 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901                                                                                              |
| 14417257 | + Email/Text: bankruptcy@cavps.com                | Dec 13 2024 00:21:00 | Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321                                                                    |
| 14430317 | + Email/Text: bankruptcy@cavps.com                | Dec 13 2024 00:21:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                                                                                                  |
| 14450891 | Email/PDF: Citi.BNC.Correspondence@citi.com       | Dec 13 2024 00:28:15 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027                                                                                                              |
| 14417259 | + Email/PDF: Citi.BNC.Correspondence@citi.com     |                      |                                                                                                                                                                              |

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|          |                                                      |                      |                                                                                                                                          |
|----------|------------------------------------------------------|----------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 14417261 | Email/Text: mrdiscen@discover.com                    | Dec 13 2024 00:28:13 | Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034                                   |
| 14422133 | Email/Text: mrdiscen@discover.com                    | Dec 13 2024 00:20:00 | Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850                                                      |
| 14498713 | Email/Text: Bankruptcy@Freedommortgage.com           | Dec 13 2024 00:20:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                                                             |
| 14579039 | + Email/Text: Bankruptcy@Freedommortgage.com         | Dec 13 2024 00:20:00 | FREEDOM MORTGAGE CORP., P.O. BOX 50485, INDIANAPOLIS, IN 46250-0485                                                                      |
| 14417262 | + Email/Text: bankruptcy@gatewayloan.com             | Dec 13 2024 00:20:00 | Freedom Mortgage, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939                                                               |
| 14417263 | Email/Text: sbse.cio.bnc.mail@irs.gov                | Dec 13 2024 00:21:00 | Gateway Mortgage Grp, Attn: Bankruptcy Dept., 244 S Gateway Place, Jenks, OK 74037-3448                                                  |
| 14445180 | Email/Text: JCAP_BNC_Notices@jcap.com                | Dec 13 2024 00:21:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346                                     |
| 14417258 | Email/PDF: ais.chase.ebn@aisinfo.com                 | Dec 13 2024 00:21:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617                                                                    |
| 14432079 | + Email/Text: JPMCBKnottices@nationalbankruptcy.com  | Dec 13 2024 00:20:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850                                                                |
| 14448613 | + Email/Text: bankruptcydpt@mcmcg.com                | Dec 13 2024 00:21:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 14449449 | ^ MEBN                                               | Dec 13 2024 00:16:23 | Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037                                                                      |
| 14441934 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Dec 13 2024 00:26:52 | PHILA GAS WORKS, 800 W MONTGOMERY AVE, PHILADELPHIA, PA 19122-2898, ATTN: BANKRUPTCY DEPT,3FL                                            |
| 14417264 | + Email/PDF: ais.sync.ebn@aisinfo.com                | Dec 13 2024 00:28:06 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541                                                                         |
|          |                                                      |                      | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060                                                           |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address                                                                                                                         |
|----------|---------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 14432092 | *+            | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013 |
| 14420856 | ##+           | Gateway Mortgage Group, c/o Lois M. Vitti, Esq., Vitti Law Group, Inc., 333 Allegheny Avenue, Suite 303, Oakmont, PA 15139-2072          |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

| Name                    | Email Address                                                                                                |
|-------------------------|--------------------------------------------------------------------------------------------------------------|
| ANDREW L. SPIVACK       | on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefcf@brockandscott.com |
| ANDREW L. SPIVACK       | on behalf of Creditor FREEDOM MORTGAGE CORP. andrew.spivack@brockandscott.com wbefcf@brockandscott.com       |
| DENISE ELIZABETH CARLON | on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmllawgroup.com                                   |
| DENISE ELIZABETH CARLON | on behalf of Creditor FREEDOM MORTGAGE CORP. bkgroup@kmllawgroup.com                                         |
| KENNETH E. WEST         | ecfemails@ph13trustee.com philaeaf@gmail.com                                                                 |
| Lois M. Vitti           | on behalf of Creditor Gateway Mortgage Group loismvitti@vittilaw.com nicole@vittilaw.com                     |
| MARIO J. HANYON         | on behalf of Creditor FREEDOM MORTGAGE CORP. wbefcf@brockandscott.com mario.hanyon@brockandscott.com         |
| MICHAEL SETH SCHWARTZ   | on behalf of Debtor Joseph Colucci msbankruptcy@gmail.com schwartzmr87357@notify.bestcase.com                |
| United States Trustee   | USTPRegion03.PH.ECF@usdoj.gov                                                                                |

TOTAL: 9

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:  
Joseph Colucci ) Case No. 19-16972-amc  
                  )  
                  )  
Debtor(s).      ) Chapter: 13  
                  )  
                  )

**NOTICE OF DEADLINE TO OBJECT TO DISCHARGE**

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 12, 2024

For The Court

Timothy B. McGrath  
Clerk of Court